

SELF INSURANCE LIABILITY PROGRAM

Summary of Coverage

Coverage

The liability account is used to pay tort claims, judgments, and settlements arising from general liability and vehicle accidents for which the state is found to be wholly or partially negligent. Coverage is provided up to \$12.5 million for each claim with no deductible. Coverage is provided for claims arising from bodily injury, personal injury, and property damage to a third party, including:

- bodily injury or property damage to a state employee or third party
- vehicle liability
- public officials liability
- liquor liability
- violations of civil rights
- sudden and accidental pollution
- certain areas of medical malpractice
- marine docks, quays, shore-side facilities, floats, and buoys, and vessels that are a maximum of 26 feet in length and which are human powered or a maximum of 50 horsepower motors

Exclusions

Excludes and will not pay claims arising from the following, including self-insurance retention and deductibles:

- marine hull and protection and indemnity exposures relative to vessel operations
- marine hull and protection and indemnity, docks, quays, shoreside facilities, floats, and buoys relative to the Department of Transportation Marine Division
- aircraft and aviation hull and liability exposures
- employee fidelity
- damage to state owned facilities and property
- foreign liability
- intercollegiate athletic activities
- student sponsored events
- injuries to employees under worker's compensation, US Longshore, and Harborworker's or Jones Act
- student medical malpractice during required practicum under outside hospital supervision
- University of Washington and Medical School